

Business Services



Business Services at First Keystone Bank

CASH MANAGEMENT

- Automated Clearing House (ACH)
- Wire Transfer
- Remote Deposit
- Online Real Time Banking
- Lockbox Processing
- CD Rom Imaging
- Payroll Processing
- Sweep Accounts

BUSINESS PRODUCTS

- Small Business Checking
- Commercial Checking
- Sweep Accounts
- Member Select Checking
- Non-profit Checking
- Business Statement Savings
- Business Money Manager

BUSINESS SERVICES

- Escrow Account Manager
- Telephone Banking
- Federal Tax Depository
- Lockbox Processing
- Merchant Program
- Overdraft Protection

BUSINESS LOANS

- Commercial Loans
- Lines of Credit
- Equipment Leasing
- Construction & Builder Acquisition

INSURANCE & INVESTMENTS

Offered through our affiliate, First Keystone Insurance Services, LLC

With First Keystone Bank, you'll be able to choose from a wide array of cash management products and services, custom-designed to meet your everyday needs. We take pride in providing you with all the tools you need to run your business easily and efficiently. And the additional benefits you'll receive – including specialized lending, insurance and investment alternatives – make banking with First Keystone better than ever.

Because no one knows your business like you do, we customize each proposal after personally meeting with you and learning what your banking needs are. Our Branch Manager and Business Development teams consist of seasoned professionals who will go out of their way to create the right product and service package that works for your business.

And remember, because we sell exceptional service, you'll never be more than a phone call away from the best and most personalized customer service in the industry. Our customers know that we are here for them when they need us. We hope to welcome you and your business to the First Keystone Bank family of customers very soon!

CASH MANAGEMENT

Our cash Management suite of services provides business customers with on-line real-time data to make monitoring transactions and handling cash flow easy and simple. In addition, with electronic statements and check images, it's easier than ever to keep track of your business. Available options include:

- Automatic Clearing House Capabilities (ACH)
- Wire Transfer
- Online Real Time Banking
- Lockbox Processing
- CD Rom Imaging
- Payroll Processing
- Sweep Accounts

In addition to these features, our latest Cash Management enhancements also include these two great services:

REMOTE DEPOSIT

Scan and submit check deposits electronically 24/7, right from your desktop using our version of Commercial Capture Xpress®. Plus, with our personalized setup and training, it's easy to install and use. Accelerate your cashflow by crediting your account when you transmit deposits at your convenience! See your local Branch Manager or Business Development Officer for more details.

POSITIVE PAY

Our Positive Pay feature is an excellent software tool that can help your business reduce fraud and liability. Simply provide us with a list of the checks you've issued, and we'll ensure that presented checks match exactly.

SMALL BUSINESS CHECKING

Benefits include unlimited deposits and the first fifty checks clear free. Additional features include night depository, Medallion/Notary services, lines of credit, overdraft protection and a free insurance evaluation. Keep a \$500.00 minimum balance to avoid a monthly service fee.

COMMERCIAL CHECKING

You'll receive an earnings credit based on your average monthly collected balances. Earnings credits apply to the month in which they are earned, are based on the 91-Day U.S. Treasury Bill (adjusted monthly), and can be used to offset any charges. You can group together multiple analyzed business checking accounts to utilize the balances in one account to offset fees in another.

A minimum of \$50.00 is needed to open this account. For qualifying accounts, the Bank offers an automatic overnight sweep into an interest-bearing account. Other features include Medallion/Notary services, lines of credit, corporate debit cards, night depository, wire transfers, overdraft protection and a free commercial insurance evaluation.

SWEEP ACCOUNTS

This account is a great option for First Keystone business customers with qualifying commercial checking accounts. Funds are automatically swept each night into a high yield investment account, in order to maximize the earning potential on your account balance. At First Keystone, we want your money to work for you!

MEMBER SELECT CHECKING

This no minimum balance checking account is offered as a free bonus to our business customers' employees. Member Select Checking provides a host of value-added features, including the first 160 checks free, unlimited check writing, free traveler's checks and discounts on loan products. We'll even come to your business with a personalized presentation, including free gifts for employees at the time of account opening.

NON-PROFIT CHECKING

This account has no minimum balance and no fees for organizations that have non-profit status. Plus, the account earns interest. When applying, your organization must provide a non-profit tax identification number and/or an affidavit.

BUSINESS STATEMENT SAVINGS

Earn competitive interest rates on a balance of \$200 or more, receive a monthly statement and maintain your own account register of transactions. A \$200 deposit is required to open the account and to avoid a monthly service fee. You'll also have the added convenience of access to your savings account with your ATM banking card.

BUSINESS MONEY MANAGER

Earn more competitive interest rates and still write one check per monthly statement cycle. The account is tiered, so the higher your account balance, the higher the rate of interest. For added flexibility, you can make unlimited transfers, deposits and withdrawals at any branch, online or over the telephone.

ESCROW ACCOUNT MANAGER

Ideal for attorneys, real estate companies, and landlords, with our Escrow Account Manager, there's no need to spend time doing individual reconciliations again. By creating a single master account, you can set-up individual sub-accounts, which are all reconciled and consolidated at the highest master account level.

ONLINE BANKING

First Keystone's small business online banking at www.firstkeystone.com is free and fast. You have the ultimate ability to access, manage and monitor your business accounts 24/7. Register for bill pay, another free benefit of online banking, where you can even pay bills from multiple business accounts.

TELEPHONE BANKING

Keystone Direct, our 24/7 telephone banking system, is a great tool to quickly transfer funds, check balances and even make loan payments. Available through any touch tone telephone anywhere in the world, it provides convenient access to your accounts.

FEDERAL TAX DEPOSITORY

As an added convenience, First Keystone is authorized to process federal tax deposits for our commercial and business customers. The easiest way to pay all of your federal taxes is to enroll in the Electronic Federal Tax Payment System (EFTPS). Save time and money by paying your federal business taxes electronically – go to www.eftps.gov for more information.

LOCK BOX PROCESSING

Select a lock box for secure, convenient and efficient handling. Our lock box service reduces both processing time and check clearing delay.

VISA AND MASTERCARD MERCHANT PROGRAM

First Keystone can offer both merchant services and credit cards. Electronically deposit your merchant receipts quickly and efficiently, at very competitive rates.

OVERDRAFT PROTECTION

Avoid the embarrassment and hassle of a returned check and the additional charges that may occur as a result! Qualifying accounts have an attached line of credit to ensure that checks are paid, up to the maximum total amount of the line.

COMMERCIAL LOANS

At First Keystone, the decision makers are local and accessible and have an excellent knowledge of the market area. That means we're qualified to assess your needs and provide small to moderate sized businesses with financing to purchase equipment, expand inventory or improve cash flow.

Commercial real estate secured loans can also be essential in providing the additional capital needed to take your business to the next step.

LINES OF CREDIT

We can provide your business with flexible lines of credit that enable you to better manage your cash flow. Once approved, you control the funds on an as-needed basis. As you pay off your line, your available credit is replenished.

In addition to our traditional lines of credit, we also offer two specialized products to better serve your business needs:

BUSINESS EXPRESS LINE OF CREDIT

This is a three year revolving line of credit, where you can borrow from \$10,000 to \$25,000 for working capital.

MASTER BUSINESS LINE OF CREDIT

This is a five year revolving line of credit, which allows you to borrow up to \$250,000 for working capital.

Contact our Lending Department at 610-565-6210, or your local Branch Manager, to see which credit product is the right one for your business.

EQUIPMENT LEASING

Our equipment leasing program is one more way we assist you in reaching your goals. Our loan officers will find the right product for you, whether you are leasing equipment, trucks or other machines for your business.

CONSTRUCTION AND BUILDER ACQUISITION LOANS

First Keystone's construction lending specialists can help you build your business. Available services include:

- Builder acquisition, development and construction loans
- Residential loans available to individuals and builders
- Builder speculative loans
- Owner-occupied construction loans with a conversion to a fixed or adjustable rate at the term's end
- Ground loans available for future primary residences

INSURANCE

Through our affiliate, First Keystone Insurance Services, LLC, the Bank offers a full line of insurance products and services at a discount to customers. As independent agents, First Keystone Insurance employees can find the best products at the best prices to fit your business and individual needs, including:

- Business interruption insurance
- Liability
- Disability
- D & O insurance
- E & O insurance
- Commercial real estate coverage

For competitive rates and valuable coverage, call 610-565-1918 today for a free quote.

INVESTMENT PRODUCTS

First Keystone Insurance Services, LLC also offers customers quality service and objective advice in a variety of financial service areas:

- Managed asset plans
- Retirement planning
- Investment portfolio analysis
- Estate planning
- Business continuation planning

Let First Keystone Insurance Services' experienced brokers provide you with objective, critical advice in all aspects of financial planning for you and your business.

Other First Keystone Bank Services

- Internet Banking at www.firstkeystone.com
- KEYSTONE DIRECT 24-Hour Telephone Banking
(610) 565-2400
- Personal Checking Accounts
- Business Checking Accounts
- Passbook Savings
- Statement Savings
- Holiday Clubs
- Certificates of Deposit
- Business Money Market Accounts
- Personal Money Market Accounts
- Direct Deposit Service
- Individual Retirement Accounts
- Mortgage Loans
- Equity Loans and Lines of Credit
- Commercial Loans and Lines of Credit
- Construction Loans
- Education Loans
- Safe Deposit Boxes
- Travelers' Checks
- The Brandywine MasterCard® and Visa Gold® Card
- Debit Card/ATM Card
- Medallion Signature Guarantee
- Insurance services offered through
First Keystone Insurance Services, LLC

Main Office

22 West State Street • Media, PA 19063 • 610-565-6210

Loan Office

22 West State Street • Media, PA 19063 • 610-565-7236

Branch Offices

Aston • Marienville & Pennell Roads • 610-364-7800

Brookhaven • 3218 Edgmont Avenue • 610-876-6293

Chadds Ford • Routes 1 & 100 • 610-388-3150

Chester • 23 East Fifth Street • 610-876-8131

Chester Heights • Route 1 & Stoney Bank Road • 610-361-1300

Media • 22 West State Street • 610-565-6210

Swarthmore • 330 Dartmouth Avenue • 610-328-9998

Willowdale • Routes 82 & 926 • 610-444-9800

www.firstkeystone.com